

Health Insurance Acknowledgement within the Framework of the Manager Training Programme in Germany

I acknowledge the following limitations regarding the health insurance coverage during my stay in Germany within the framework of the Manager Training Programme.

Cases which the health insurance in Germany **does not** cover:

1. Insurance coverage **does not apply** to following cases:

- a) diseases existing and known at the moment of the beginning of the insurance period and their consequences, treatment of illnesses conducted within the last three months before the beginning of the period of insurance, including their consequences. The same limitation of insurance obligations applies also to consequences of accidents. However, reimbursement of expenditures according to § 4, clause 5, items I - III for medical assistance not foreseen previously shall be made in the host country according to the extent needed to prevent acute danger to life or to provide treatment for severe pain.
- b) treatment of defects of the outward appearance and anomalies that have arisen prior to the beginning of the period of insurance;
- c) diseases and their consequences, consequences of accidents and fatal cases resulting from active involvement in military action or internal disturbances, or in cases recognized as health damage caused during military service and unambiguously not included in the scope of coverage;
- d) diseases and accidents caused by deliberate actions, including their consequences, and treatment of drug addiction, toxicomania and other harmful forms of dependence and habits;
- e) treatment of mental and psychogenic disorders, illnesses and psychosomatic therapy courses (for instance, hypnosis, autogenic training) and psychotherapy;
- f) health resort and rehabilitation treatment in officially recognized convalescent centres;
- g) outpatient spa or health resort treatment. This latter limitation does not apply in the event that during the temporary stay at indicated places there is a necessity for a course of therapy due to a disease not connected with the purpose of stay, or owing to an accident occurring during the stay at a health resort;
- h) treatment conducted by physicians, stomatologists, alternative practitioners and in health and leisure institutions, whose accounts are excluded by the insurer from the scope of reimbursement for important reasons, if an insurance claim should arise after the insurer has advised the client that it is not possible to provide coverage in that particular case. If at the time of receipt of the advice there is a situation of an unresolved insurance claim, there shall be no insurance obligations concerning costs arising after the expiration of three months from the time the advice is received;
- i) medical treatment conducted by marital partners, parents or children. Material expenses are subject to reimbursement;
- j) accommodation due to the need for care or detention on remand;

- k) treatment for sterility or infertility, including artificial insemination;
 - l) sex-reassignment surgery;
 - m) examinations or treatment with regard to pregnancy, child delivery, termination of pregnancy and their consequences;
 - n) active participation of professional athletes in tournaments and other competitions or in preparations for them.
 - o) preventive medical check-ups
 - p) if the purpose of the trip abroad is medical treatment, the cost of medical care is not covered by insurance
2. If health services or other measures agreed upon in connection with obligations under consideration should exceed the scope, necessary from medical point of view, or if the required compensation should be disproportionate, the insurer can reduce his payments down to an equitable amount.
3. If there are payment claims within the bounds set by legislation for accident or retirement insurance and medical services or assistance following an accident, the insurer is obliged to honour his commitments only relating to costs that are indispensable irrespective of the results.

(To confirm when accepted to the Programme on MP Campus)